INTERNATIONAL CALL FOR TENDER – INSTRUCTIONS TO BIDDERS
ACTED LEBANON

Date: 01-10-2018

Tender N°: T/11CQC/T16/AMS/BRT/PRG/01-10-2018/001

ACTED is requesting through this tender a company/consultant to provide detailed written offers for the supply of the following service:

PRODUCT SPECIFICATIONS:
1. Description: Financial consultancy for MSME support (Lot 1)
   Legal consultancy for MSME support (Lot 2)
2. Service class / category: Consultancy services
3. Quantity/unit: The consultancy will last for an estimated three (3) months for both lots
4. Location: ACTED Beirut Office 8th floor, Eshmoun Bldg, Damascus Road, Sodeco, Ashrafieh, Beirut

RESPONSIBILITIES OF THE CONTRACTOR:
1. Terms of delivery: Specified in the terms of reference attached, deadline depending on contract signature for the consultancies
2. Date of delivery for: 3 months for both lots
3. Validity of the offer: 6 months

The answers to this tender should include the following elements:
➢ A written offer including all the consultancy specifications, the deliverable and price per deliverable
➢ Quotes should be inclusive of detailed VAT.
➢ A copy of the consultant ID for national consultants or a copy of the passport alongside a copy of the insurance for international consultants (medical insurance including transportation coverage).

GENERAL CONDITIONS:
1. The closing date of this tender is 15/10/2018 5.00PM Local Lebanon time in ACTED office at the following address: 8th floor, Eshmoun Bldg, Damascus Road, Sodeco, Ashrafieh, Beirut
   Tel: +961 01 324331
   or emailed both to: lebanon.tender@acted.org and in cc, tender@acted.org
2. Tenderers will fill, sign, stamp and return the Offer form according to ACTED’s format.
3. Tenderers will sign and return all pages of the Terms of Reference for which they apply.
4. The offer to the call for tender will not result in the award of a contract.
5. Suppliers can bid for one or several lots. If the supplier answers only to one lot, this supplier will be considered as eligible for the tender.
6. The offer must be submitted to ACTED Logistics department in a sealed envelope stamped and signed by the company and indicating the tender title, date, and time of submission. The envelope must bear the mention (T/11CQC/T16/AMS/BRT/PRG/01-10-2018/001)-not to be opened before 16/10/2018 and the purpose of the offer. or by E-mail to lebanon.tender@acted.org, Cc tender@acted.org
7. The offers must be submitted in English and prices must be expressed in USD.
8. **ALL THE PAGES OF TENDER DOCUMENTS** (instructions to bidders, offer form, Questionnaire, ToRs, Ethical declaration and bidders checklist) **have to be signed stamped by the bidder.**

9. Unsealed envelope and late offers will not be considered.

10. To ensure that funds are used exclusively for humanitarian purposes and in accordance with donors’ compliance requirements, all contract offers are subject to the condition that contractors do not appear on anti-terrorism lists, in line with ACTED’s anti-terrorism policy. To this end, contractors’ data shall be automatically processed.

**SPECIFIC CONDITIONS:**

The answers to this tender should include the following elements.

1. A written offer form (02 OFFER FORM) including the price per man-day of work and the total price.
2. Past project experience: Information provided for each relevant past project shall include a summary sheet (highlighting the client, description of the project, location of project, role of the company, project status—completed or ongoing) and a completion certificate (recommended) from the client. All documents shall be provided in English (except completion certificates if not available in English). Completion Certificates shall be attached to the relevant project summary sheet for easy consultation.
3. Brief outline of the topics to be covered during the workshop
4. Concise CVs of key staff expected to work on the projects highlighting their experiences relevant to the project.
5. A copy of the insurance for international consultants (medical insurance including transportation coverage).
6. The attached terms of reference signed.
7. Any relevant certifications the company might have, particularly ISO certifications.
8. Any other documents relevant to the TOR.

Name of Bidder’s Authorized Representative: ________________________

Authorized signature and stamp: __________________________

Date: ________________________
OFFER FORM ACTED Lebanon

Date:

Tender N°: T/11CQC/T16/AMS/BRT/PRG/01-10-2018/001

To be Filled by Bidder (COMPULSORY)

Details of Bidding Company:
1. Company Name: (__________________________)
2. Company Authorized Representative Name: (__________________________)
3. Company Registration No: (__________________________)
   No/Country/Ministry
4. Company Specialization: (__________________________)
5. Mailing Address: (__________________________)
   Country/Governorate/City/Street name/Shop/Office No
   a. Contact Numbers: (Land Line: __________________
                        / Mobile No: __________________)
   b. E-mail Address: (__________________________)

I undersigned __________________________, agree to provide ACTED, non-profit NGO, with items answering the following specifications, according to the general conditions and responsibilities that I engage myself to follow.
**LOT1**: Financial consultancy for Micro, Small and Medium Enterprises (MSME) support

<table>
<thead>
<tr>
<th>#</th>
<th>Specification</th>
<th>Deliverable</th>
<th>Quantity</th>
<th>Unit Price [USD] VAT excluded</th>
<th>Unit Price [USD] VAT included</th>
<th>Total Price [USD] (VAT excluded)</th>
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<tbody>
<tr>
<td>1</td>
<td>Presentation and handouts</td>
<td>Lumpsum</td>
<td>1</td>
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<tr>
<td>2</td>
<td>Group Workshop to all MSME</td>
<td>Session</td>
<td>2</td>
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<td>3</td>
<td>One on one consultation</td>
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**TOTAL**

**ANNEX 1-(TOR) INCLUDES ALL THE DETAILED INFORMATION - REFER TO ANNEX 1 BELOW PRIOR TO PRICING FOR SCHEDULE**

**NB:**

THE QUANTITIES MENTIONED ABOVE MIGHT BE SUBJECT TO CHANGE ACCORDING TO THE PROJECT’S NEEDS.

THE DATES MENTIONED IN THE TOR MIGHT BE SUBJECT TO CHANGE

**BIDDER’S TERMS AND CONDITIONS:**

1. Valid of the offer: __________________________ (recommended: 6 months or more)
2. Terms of delivery: __________________________

Name of Bidder’s Authorized Representative: __________________________

Authorized signature and stamp: __________________________

Date: __________________________
Financial Consultant for MSME Support

Project: Alliance2015 - ACTED

Project Description:
The Alliance2015 Partnership, represented by lead agency ACTED, Cesvi, Concern and Hivos, is running a program that aims to address root causes of conflict and instability in Lebanon, through the creation of sustainable income-generating and livelihood opportunities for vulnerable populations. Over three years, Alliance2015 partners will work directly with 1,800 individuals, 18 Social development Centers (SDCs) and at least 27 Micro, Small and Medium Enterprises (MSMEs) across Lebanon. The integrated program targets vulnerable communities with economic inclusion activities through three main pathways: (1) Building the capacity of SDCs leads to an improved delivery of livelihood-related services; (2) Improving the technical and soft skills of vulnerable individuals to ensure increased economic opportunity and reduce negative coping mechanisms and tensions and (3) Improving the capacity of the private sector leads to growth and job creation.

This programme provides multiple modalities of support for MSME including financial support. The consultancy is expected to provide training and direct one-on-one guidance for developing financial process tailored to each MSME including business planning, financial management, equity and debt financing etc.

Objectives:
The financial consultant will conduct a workshop for an estimated 10-15 MSMEs on relevant financial topics. The workshop will be followed by individual consultations to provide tailored financial processes for each MSMEs, provide guidance on business planning as relevant and share information on available debt and equity financing in Lebanon.

Duration of the Consultancy:
- It is estimated that the initial workshop will last 2-3 days followed by 1-2 hours of individual consultation with each SME.
- The workshops and consultations are expected to be completed between October 2018 – November 2018 (tentatively)
- The consultancy will be held in 2 cycles: first cycle including 5 businesses, second cycle will include up to 20 businesses.

Deliverables:
- A presentation in English and Arabic covering the topics of 1) business planning, 2) financial management (including, but not limited to expense log-frames, developing asset lists, financial models for expenses, revenues, and expected profit and losses etc) and 3) available debt and equity financing in Lebanon. Additional topics may be added in consultation with ACTED as relevant.
- Handouts on the above topics including templates (both digital and hard copies) for business to improve their financial management.
- 1-2 hours of one-on-one consultations with MSMEs to provide tailored financial advice for each (5 businesses during first cycle and up to 20 businesses during the second cycle).
After the individual consultation with each enterprise, the consultant is expected to develop a brief on each SME mapping out existing financial practices, access to capital and gaps in financial management, and provide recommendations for each enterprise. The recommendations must include an estimated cost per activity to allow for ACTED to potentially provide further modalities of support for each business.

Note: Please submit a brief outline of the topics to be covered during the workshop along with your application documents such as CV. Existing materials such as PwC’s Guide “Doing Business in Lebanon” or Berytech “The Entrepreneur Handbook” can be used to collate information. However, these reports must be simplified in the presentation and hand-outs for better understanding by MSMEs.

Eligible candidates should:
- Have a degree in business management, finance or other relevant degrees.
- Demonstrated previous experience in providing financial guidance for business.
- Demonstrated private sector experience.
- Fluency in Arabic and English required.
- Previous experience in SME banking an advantage.

### SCORING CRITERIA

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<td>Financial offer</td>
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<td>Competency</td>
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<td><strong>TOTAL</strong></td>
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Name of Bidder’s Authorized Representative: __________________________

Authorized signature and stamp: __________________________

Date: __________________________

******END OF LOT 1******
**LOT 2: Legal consultancy for Micro, Small and Medium Enterprises (MSMEs) support**

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<th>Specification</th>
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**ANNEX 2-(TOR) INCLUDES ALL THE DETAILED INFORMATION - REFER TO ANNEX 2 BELOW PRIOR TO PRICING FOR SCHEDULE**

**NB:**

- **THE QUANTITIES MENTIONED ABOVE MIGHT BE SUBJECT TO CHANGE ACCORDING TO THE PROJECT’S NEEDS**
- **THE DATES MENTIONED IN THE TOR MIGHT BE SUBJECT TO CHANGE**

**BIDDER’S TERMS AND CONDITIONS:**

3. Valid of the offer: __________________________ (recommended: 6 months or more)
4. Terms of delivery: __________________________

Name of Bidder’s Authorized Representative: __________________________

Authorized signature and stamp: __________________________

Date: __________________________
T/11CQC/T16/AMS/BRT/PRG/01-10-2018/001

TERMS OF REFERENCE

Legal Consultant for MSME Support

Project: Alliance2015 - ACTED

Project Description:
The Alliance2015 Partnership, represented by lead agency ACTED, Cesvi, Concern and Hivos, is running a program that aims to address root causes of conflict and instability in Lebanon, through the creation of sustainable income-generating and livelihood opportunities for vulnerable populations. Over three years, Alliance2015 partners will work directly with 1,800 individuals, 18 Social development Centers (SDCs) and at least 27 Micro, Small and Medium Enterprises (MSMEs) across Lebanon. The integrated program targets vulnerable communities with economic inclusion activities through three main pathways: (1) Building the capacity of SDCs leads to an improved delivery of livelihood-related services; (2) Improving the technical and soft skills of vulnerable individuals to ensure increased economic opportunity and reduce negative coping mechanisms and tensions and (3) Improving the capacity of the private sector leads to growth and job creation.

This programme provides multiple modalities of support for MSME including legal support for formalizing, support on understanding taxation laws, financial and management trainings and technology upgrades for improving efficiency of production.

Objectives:
The legal consultant will conduct a workshop for an estimated 10-15 MSMEs on legal, regulatory and taxation environment in Lebanon. The workshop will be followed by individual consultations to provide tailored legal guidance to MSMEs to formalize, understand existing dispute resolution mechanisms, and get detailed information on tax incentives and exemptions available to the specific enterprise based on its sector of work and geographical location.

Duration of the Consultancy:
- It is estimated that the initial workshop will last 1-2 days followed by 1-2 hours of individual consultation with each SME.
- The workshops and consultations are expected to be completed between October 2018 – November 2018 (tentatively)
- The consultancy will be held in 2 cycles: first cycle including 5 businesses, second cycle will include up to 20 businesses.

Deliverables:
- A presentation in English and Arabic mapping out the legal, regulatory and taxation environment in Lebanon, to be presented during the workshop highlighting the different of types of business existing in Lebanon (SARL, SAL, partnership, etc.) Along with a presentation on labor law, registration process for MSMEs and employment contracts to be delivered by the consultant during 2 full days workshop. Handouts on information...
presented. These can include handouts newly developed by the consultant or a collection of existing information from various ministries, regulatory bodies etc.

- 2 hours of one-on-one consultations per MSME to provide tailored legal advice for each (5 businesses during first cycle and up to 20 businesses during the second cycle).
- After the individual consultation with each enterprise, the consultant is expected to develop a brief on each SME mapping out existing compliance with legal, regulatory and tax laws by the enterprise, and provide recommendations for each business. The recommendations for each business must include an estimated cost per activity to allow for ACTED to potentially provide further modalities of support for each business.

Note: Please submit a brief outline of the topics to be covered during the workshop along with your application documents such as a detailed CV. Existing materials such as PwC’s Guide “Doing Business in Lebanon” or Berytech’ “The Entrepreneur Handbook” can be used to collate information. However, these reports must be simplified in the presentation and hand-outs for better understanding by MSMEs.

Eligible candidates should:
- Have a degree in law.
- Be registered with the Bar Association for no less than 7 years.
- Have Arabic and English language proficiency.
- Have previous experience in corporate and commercial law strongly preferred.
- Have previous experience providing MSME support through NGOs, as an advantage.

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Name of Bidder’s Authorized Representative: ________________________________

Authorized signature and stamp: ________________________________

Date: ________________________________

******END OF LOT 2******
Date: ____________________________

Tender N°: T/11CQC/T16/AMS/BRT/PRG/01-10-2018/001

Tenderer’s name: ___________________________________________

Tenderer’s address: __________________________________________

CODE OF CONDUCT:

1. Labour Standards

The labour standards in this code are based on the conventions of the International Labour Organisation (ILO).

- **Employment is freely chosen**
  
  There is no forced, bonded or involuntary prison labour. Workers are not required to lodge ‘deposits’ or their identity papers with the employer and are free to leave their employer after reasonable notice.

- **Freedom of association and the right to collective bargaining are respected**
  
  Workers, without distinction, have the right to join or form trade unions of their own choosing and to bargain collectively. The employer adopts an open attitude towards the legitimate activities of trade unions. Workers representatives are not discriminated against and have access to carry out their representative functions in the workplace. Where the right to freedom of association and collective bargaining is restricted under law, the employer facilitates, and does not hinder, the development of parallel means for independent and free association and bargaining.

- **Working conditions are safe and hygienic**
  
  A safe and hygienic working environment shall be provided, bearing in mind the prevailing knowledge of the industry and of any specific hazards. Adequate steps shall be taken to prevent accidents and injury to health arising out of, associated with, or occurring in the course of work, by minimising, so far as is reasonably practicable, the causes of hazards inherent in the working environment. Workers shall receive regular and recorded health and safety training, and such training shall be repeated for new or reassigned workers. Access to clean toilet facilities and potable water and, if appropriate, sanitary facilities for food storage shall be provided. Accommodation, where provided, shall be clean, safe, and meet the basic needs of the workers. The company observing the standards shall assign responsibility for health and safety to a senior management representative.

- **Child Labour shall not be used**
  
  There shall be no new recruitment of child labour. Companies shall develop or participate in and contribute to policies and programmes, which provide for the transition of any child found to be performing child labour to enable her/him to attend and remain in quality education until no longer a child. Children and young people under 18 years of age shall not be employed at night or in hazardous conditions. These policies and procedures shall conform to the provisions of the relevant International Labour Organisation (ILO) standards.

- **Living wages are paid**
  
  Wages and benefits paid for a standard working week meet, at a minimum, national legal standards or industry benchmarks. In any event wages should always be high enough to meet basic needs and to provide some discretionary income. All workers shall be provided with written and understandable information about their
employment conditions in respect to wages before they enter employment, and about the particulars of their wages for the pay period concerned each time that they are paid. Deductions from wages as a disciplinary measure shall not be permitted nor shall any deductions from wages not provided for by national law be permitted without the express and informed permission of the worker concerned. All disciplinary measures should be recorded.

• **Working hours are not excessive**
  Working hours comply with national laws and benchmark industry standards, whichever affords greater protection. In any event, workers shall not on a regular basis be required to work in excess of the local legal working hours. Overtime shall be voluntary, shall not exceed local legal limits, shall not be demanded on a regular basis and shall always be compensated at a premium rate.

• **No discrimination is practised**
  There is no discrimination in hiring, compensation, access to training, promotion, termination or retirement based on race, caste, national origin, religion, age, disability, gender, marital status, sexual orientation, union membership or political affiliation.

• **Regular employment is provided**
  To every extent possible work performed must be on the basis of a recognised employment relationship established through national law and practice. Obligations to employees under labour or social security laws and regulations arising from the regular employment relationship shall not be avoided through the use of labour-only contracting, sub-contracting or home-working arrangements, or through apprenticeship schemes where there is no real intent to impart skills or provide regular employment, nor shall any such obligations be avoided through the excessive use of fixed-term contracts of employment.

• **No harsh or inhumane treatment is allowed**
  Physical abuse or discipline, the threat of physical abuse, sexual or other harassment and verbal abuse or other forms of intimidation shall be prohibited.

**B. Environmental Standards**

Suppliers should as a minimum comply with all statutory and other legal requirements relating to the environmental impacts of their business. Detailed performance standards are a matter for suppliers, but should address at least the following:

• **Waste Management**
  Waste is minimised and items recycled whenever this is practicable. Effective controls of waste in respect of ground, air, and water pollution are adopted. In the case of hazardous materials, emergency response plans are in place.

• **Packaging and Paper**
  Undue and unnecessary use of materials is avoided, and recycled materials used whenever appropriate.

• **Conservation**
  Processes and activities are monitored and modified as necessary to ensure that conservation of scarce resources, including water, flora and fauna and productive land in certain situations.

• **Energy Use**
  All production and delivery processes, including the use of heating, ventilation, lighting, IT systems and transportation, are based on the need to maximise efficient energy use and to minimise harmful emissions.

• **Safety precautions for transport and cargo handling**
All transport and cargo handling processes are based on the need to maximise safety precautions and to minimise potential injuries to ACTED beneficiaries and staff as well as the suppliers’s employees or those of its subcontractors.

C. Business Behaviour

The conduct of the supplier should not violate the basic rights of ACTED’s beneficiaries.

The supplier should not be engaged
1. in the manufacture of arms
2. in the sale of arms to governments which systematically violate the human rights of their citizens; or where there is internal armed conflict or major tensions; or where the sale of arms may jeopardise regional peace and security.

D. ACTED procurement rules and regulations

Suppliers should comply with ACTED procurement rules and regulations outlined in ACTED Logistics Manual Version 1.2. or above. In particular, ACTED’s procurement policy set out in Section 2.1 and 2.4. (contract awarding). By doing so, Suppliers acknowledge that they do not find themselves in any of the situations of exclusion as referred to under section 2.4.2.

Operating Principles

The implementation of the Code of Conduct will be a shared responsibility between ACTED and its suppliers, informed by a number of operating principles, which will be reviewed from time to time.

ACTED will:
1. Assign responsibility for ensuring compliance with the Code of Conduct to a senior manager.
2. Communicate its commitment to the Code of Conduct to employees, supporters and donors, as well as to all suppliers of goods and services.
3. Make appropriate human and financial resources available to meet its stated commitments, including training and guidelines for relevant personnel.
4. Provide guidance and reasonable non-financial support to suppliers who genuinely seek to promote and implement the Code standards in their own business and in the relevant supply chains, within available resources.
5. Adopt appropriate methods and systems for monitoring and verifying the achievement of the standards.
6. Seek to maximise the beneficial effect of the resources available, e.g. by collaborating with other NGOs, and by prioritising the most likely locations of non-compliance.

ACTED expects suppliers to:
1. Accept responsibility for labour and environmental conditions under which products are made and services provided. This includes all work contracted or sub-contracted and that conducted by home or other out-workers.
2. Assign responsibility for implementing the Code of Conduct to a senior manager.
3. Make a written Statement of Intent regarding the company’s policy in relation to the Code of Conduct and how it will be implemented, and communicate this to staff and suppliers as well as to ACTED.

Both parties will
1. require the immediate cessation of serious breaches of the Code and, where these persist, terminate the business relationship.
2. Seek to ensure all employees are aware of their rights and involved in the decisions which affect them.
3. Avoid discriminating against enterprises in developing countries.
4. Recognise official regulation and inspection of workplace standards, and the interests of legitimate trades unions and other representative organisations.

5. Seek arbitration in the case of unresolved disputes.

Qualifications to the Policy Statement

The humanitarian imperative is paramount. Where speed of deployment is essential in saving lives, ACTED will purchase necessary goods and services from the most appropriate available source.

ACTED can accept neither uncontrolled cost increases nor drops in quality. It accepts appropriate internal costs but will work with suppliers to achieve required ethical standards as far as possible at no increase in cost or decrease in quality.

I undersigned [ ], agree to adopt the above Code of Conduct and to commit to comply with the labour and environmental standards specified, both in my own company and those of my suppliers.

Name & Position of Tenderer’s authorized representative

Authorized signature
BIDDER’S CHECK LIST ACTED Lebanon

Date: 
Tender N°: T/11CQC/T16/AMS/BRT/PRG/01-10-2018/001

BEFORE SENDING YOUR BIDDING DOCUMENTS, PLEASE CHECK THAT EACH OF THE FOLLOWING ITEM IS COMPLETE AND RESPECTS THE FOLLOWING CRITERIA:

<table>
<thead>
<tr>
<th>Description</th>
<th>To be filled in by Bidder</th>
<th>For ACTED use only (to be filled in by Purchase Committee)</th>
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<tbody>
<tr>
<td>1. An original and one copy of the bid have been provided</td>
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<tr>
<td>2. PART 1 (form PRO-05) – Instructions to Bidders is attached, filled, signed and stamped by the supplier. (compulsory)</td>
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<tr>
<td>3. PART 2 (form PRO-06) – Offer Form is attached, filled, signed and stamped by the supplier. (compulsory)</td>
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<td>4. The prices in the Offer Form are in USD (compulsory)</td>
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<tr>
<td>5. The Terms of Reference is attached, filled, signed and stamped by the supplier (compulsory)</td>
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<tr>
<td>6. PART 3 (form PRO-06-01)– Bidders Questionnaire Form is attached, filled, signed and stamped by the supplier. (compulsory)</td>
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<tr>
<td>7. PART 4 – (form PRO-06-02)– Bidder’s Ethical Declaration is attached, filled, signed and stamped by the supplier. (compulsory)</td>
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<tr>
<td>8. The Bidding documents are filled in English.</td>
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<td>9. ANNEXES – Proofs of past performances in a similar field of activity (e.g. past deliveries of similar items) are provided</td>
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<tr>
<td>10. ANNEXES – A Copy of Company registration documents and license are included</td>
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<tr>
<td>11. ANNEXES – A copy of the legal representative ID for national consultants &amp; a copy of the passport alongside a copy of their insurance for international consultants</td>
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<tr>
<td>12. CVs of the relevant consultant (compulsory)</td>
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Name & Position of Bidder’s authorized representative __________________________

Authorized signature __________________________